



Housing Appendix

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Housing Appendix

Overview

The appendix to the housing element presents information and analysis to aid policy decisions related to housing. The 2005-2008 Consolidated Plan also serves as a resource for housing data, objectives, strategies and policies.

A Seattle's Existing Housing Needs

Housing costs that exceed 30 percent of a household's income are "unaffordable," per definition by HUD. Over half of Seattle's low-income households (those with incomes up to 80 percent of median family income (MFI)) pay more than they can afford for housing costs. The percentage increased from 52 percent in 1990 to 57 percent in 2000. The proportion of low-income households with worst case housing needs (those paying over 50 percent of their household income for housing costs) increased from 23 percent to 28 percent between 1990 and 2000. The 28 percent of low-income households with worst-case housing needs in 2000 is comprised of 19 percent renters and 9 percent homeowners, and totals almost 32,000 households according to 2000 Census data. These households are at high risk of becoming homeless or having to move out of Seattle for housing-affordability reasons.

renter households with housing needs

Housing Figure A-1 shows Seattle renter households with worst-case housing needs, broken down by household type and income. Extremely low-income households are those making up to 30 percent of the median family income. Very low-income households make between 31 percent and 50 percent of the median family income, and low-moderate-income households are those making between 51 percent and 80 percent of the median family income. Singles living alone or with other unrelated indi-

viduals account for the majority of all low-income households in Seattle. Over 60 percent of extremely low-income singles living alone or with other unrelated individuals pay more than 50 percent of their monthly income for rent and utilities. This particular population group ranks first, both in absolute numbers (10,102) and percent (61 percent) with worst-case housing needs. Among small family households (2-4 related persons, including couples without children), 58 percent or 2,935 of those with extremely low-incomes pay over 50 percent of their monthly income for rent and utilities. Another 695 extremely low-income families of 5 or more related persons have worst-case housing needs (57 percent of total number of households of this type). Seniors with extremely- and very-low-incomes have the next highest proportion paying over 50 percent of monthly income for rental housing costs: 36 percent or 2,527 among seniors with extremely low-income seniors and 27 percent or 960 of very low-income seniors.

Housing Figures A-2a through A-2d show total numbers of low-income renter households and, of those, how many pay more than 30 percent and 50 percent of their household income for rent and utilities in 1990 compared to 2000. Housing cost burden trends for low-income renters improved between 1990 and 2000 for certain household types, particularly small families with or without children with incomes 0-50 percent MFI and large families with incomes 31-50 percent MFI.

For low-income 2-4 person families, the number of those paying more than they can afford for rent and utilities decreased by 7 percent in the past decade. For large families with 5 or more persons, 8 percent fewer were paying more than 30 percent of their income for housing costs and 12 percent more were paying more than 50 percent of their income for housing costs in 2000 compared to 1990. The total number of low-income family households who rent housing in Seattle declined 1 percent during that same time.

Housing Figure A-1

**Seattle Renter Households by Type & Income:
Ranked by Percent Paying Over ½ of Monthly Household Income for Rent & Utilities**

Household Type	Household Income (% MFI)	Total Renter Households	Number Paying Over ½ of Income for Housing	Percent Paying Over ½ of Income for Housing
Singles/unrelated*	0-30%	16,560	10,102	61.0%
Small related**	0-30%	5,060	2,935	58.0%
Large related***	0-30%	1,224	695	56.8%
Senior****	0-30%	6,999	2,527	36.1%
Senior	31-50%	3,583	960	26.8%
Singles/unrelated	31-50%	11,600	2,656	22.9%
Small related	31-50%	4,620	748	16.2%
Senior	51-80%	2,935	475	16.2%
Large related	31-50%	935	115	12.3%
Senior	Above 80%	3,630	276	7.6%
Small related	51-80%	6,255	231	3.7%
Large related	51-80%	1,060	30	2.8%
Singles/unrelated	51-80%	20,095	563	2.8%
Small related	Above 80%	13,929	56	0.4%
Singles/unrelated	Above 80%	33,238	33	0.1%
Large related	Above 80%	1,499	0	0.0%
TOTAL	All Income Levels	133,222	22,402	16.8%

* Singles/unrelated = predominantly singles living alone, but also includes singles sharing housing with other persons of no relation

** Small family = 2 to 4 person households, including married couples or other family without children (except seniors)

*** Large family = 5 or more person households

****Senior = 1 to 2 person households

Source: 2000 Census, HUD Special Tabulation Data

The decline in the total number of low-income senior renters was steeper, at 14 percent. The number of those who pay more than 30 percent of their income for housing costs dropped 18 percent, but the number with severe housing cost burdens (greater than 50 percent of income) increased 1 percent between 1990 and 2000.

Singles living either alone or with others are the only type of low-income renter household to increase in Seattle in the 1990's. Overall, the number of households of this type increased 19 percent. As shown on Housing Figure A-2a, the number paying more than they can afford for rental housing costs increased 15 percent, which is proportionally less than the net gain of total households comprised of a single person or a group of single persons. The level of need among households of this type is still great, however, with over 13,000 low-income households comprised of single individuals who rent apartments or houses in Seattle paying more than half of their income for housing costs in 2000.

Housing Figure A-2a
Renter Households: Total Households & Cost Burden (1990 vs. 2000)
Low-Income Single & Unrelated Individuals

Measure	1990	2000	% Change
Total households	40,700	48,255	19%
Cost burden > 30% of household income	24,714	28,448	15%
Cost burden > 50% of household income	11,431	13,321	17%

Housing Figure A-2b
Renter Households:
Total Households & Cost Burden
(1990 vs. 2000)
Low-Income Small Family

Measure	1990	2000	% Change
Total households	16,119	15,935	-1%
Cost burden > 30% of household income	9,625	8,984	-7%
Cost burden > 50% of household income	4,243	3,914	-8%

Housing Figure A-2c
Renter Households:
Total Households & Cost Burden
(1990 vs. 2000)
Low-Income Large Family

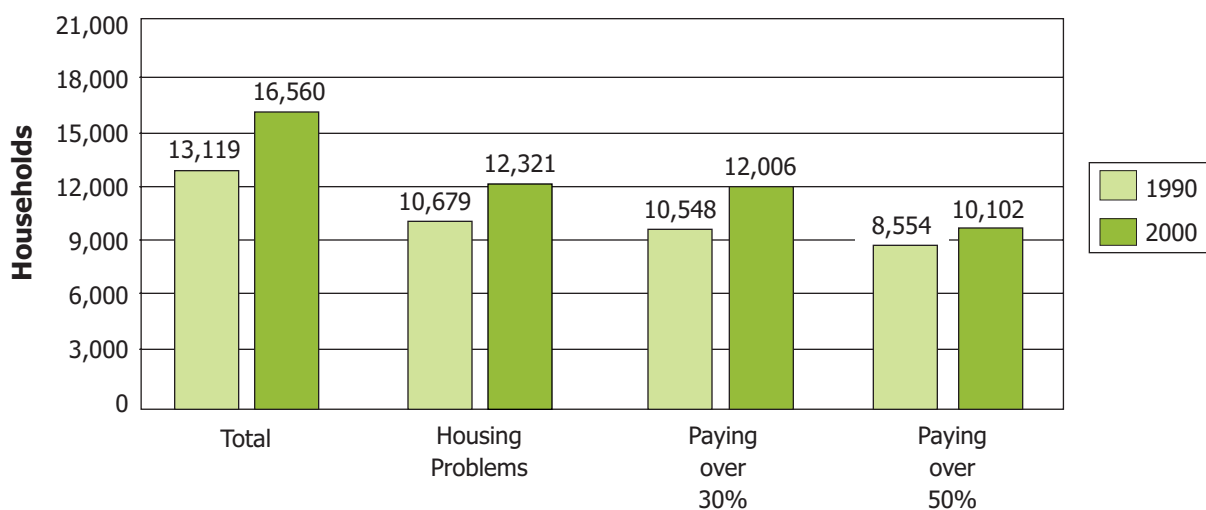
Measure	1990	2000	% Change
Total households	3,238	3,219	-1%
Cost burden > 30% of household income	1,725	1,584	-8%
Cost burden > 50% of household income	748	840	12%

Housing Figure A-2d
Renter Households:
Total Households & Cost Burden (1990 vs. 2000) Low-Income Senior

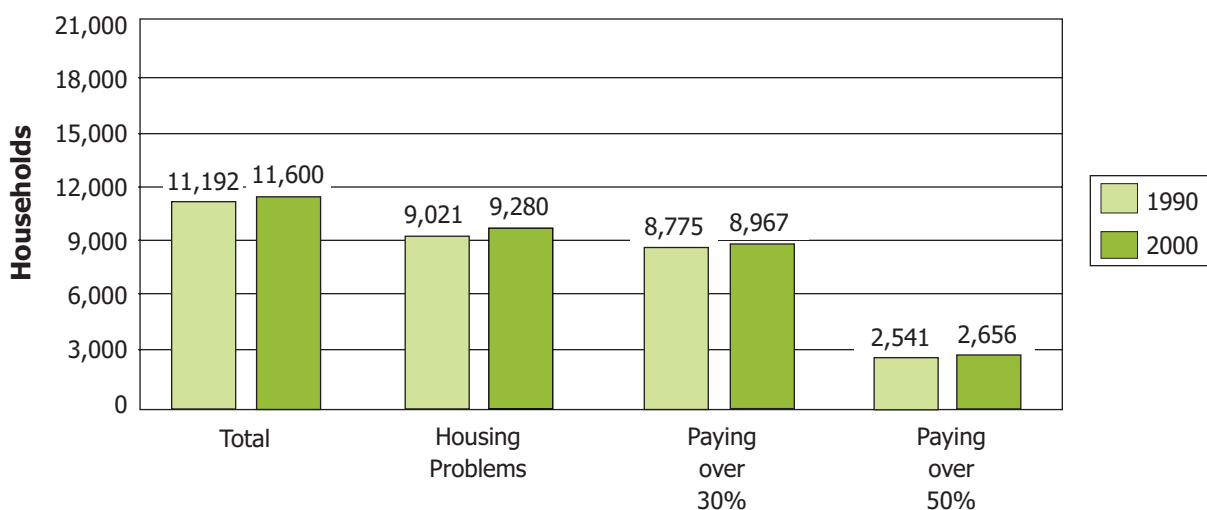
Measure	1990	2000	% Change
Total households	15,639	13,517	-14%
Cost burden > 30% of household income	9,420	7,730	-18%
Cost burden > 50% of household income	3,935	3,962	-1%

Housing Figures A-3 through A-6 provide additional trend data for renter households in Seattle, both by income level and household type.

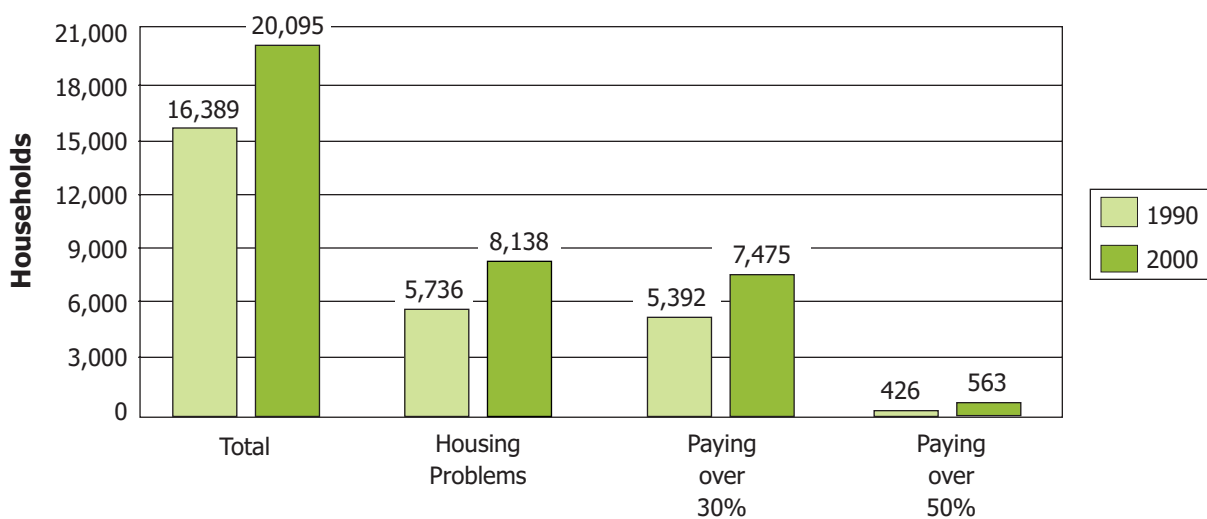
Housing Figure A-3a

Single & Unrelated Individual Renter Households (0-30% MFI)

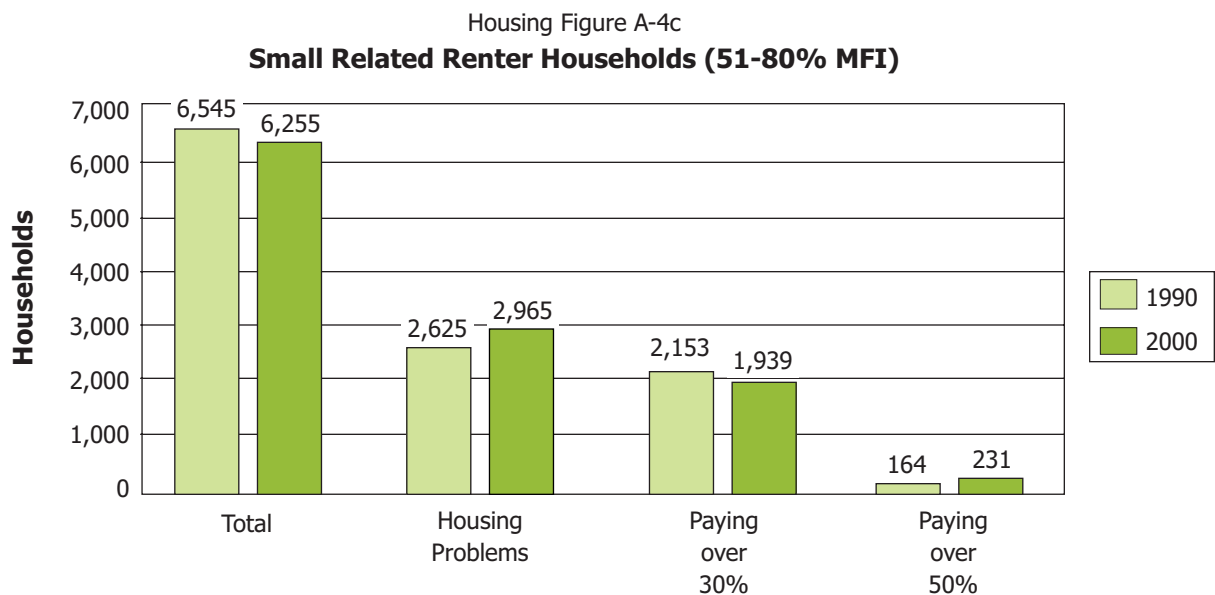
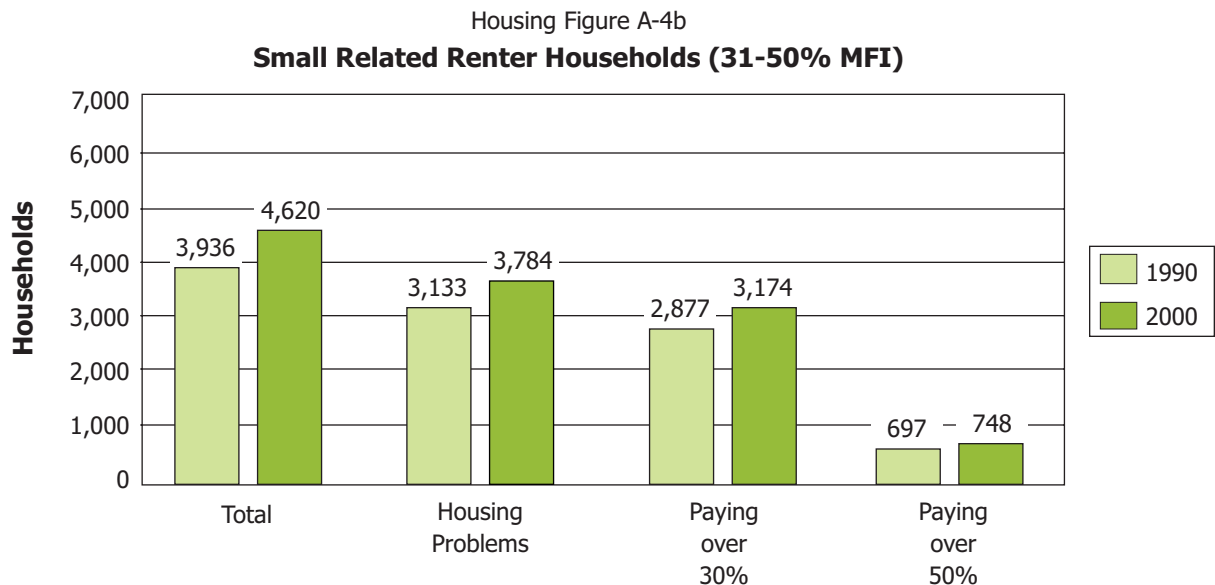
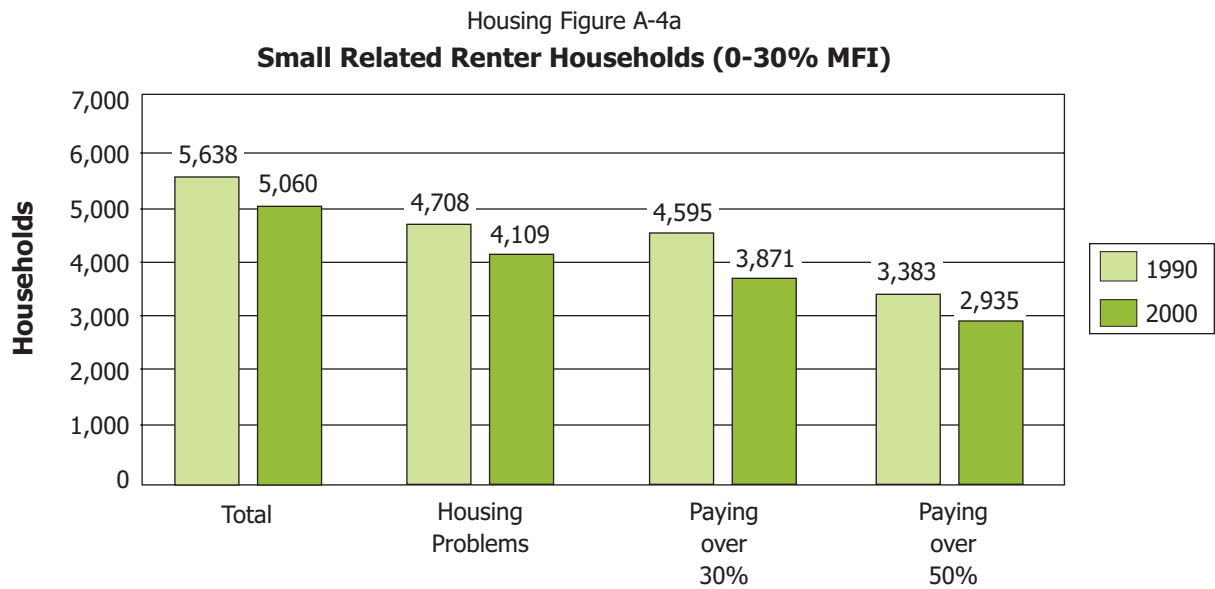
Housing Figure A-3b

Single & Unrelated Individual Renter Households (31-50% MFI)

Housing Figure A-3c

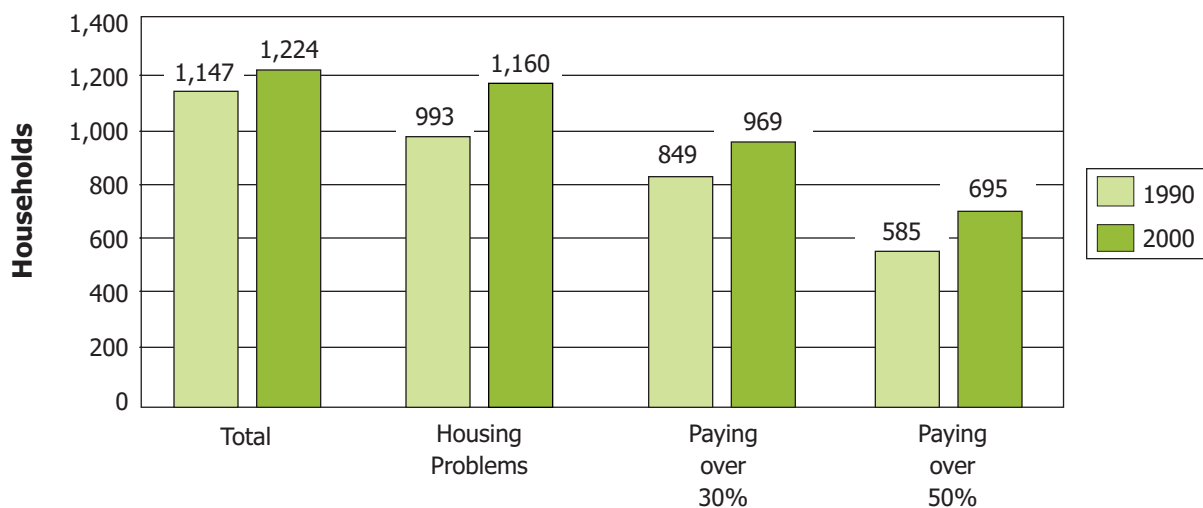
Single & Unrelated Individual Renter Households (51-80% MFI)

Note: Households with housing problems include households paying over 30% of their income for housing, households living in overcrowded conditions, and households living in units lacking complete kitchen or plumbing facilities

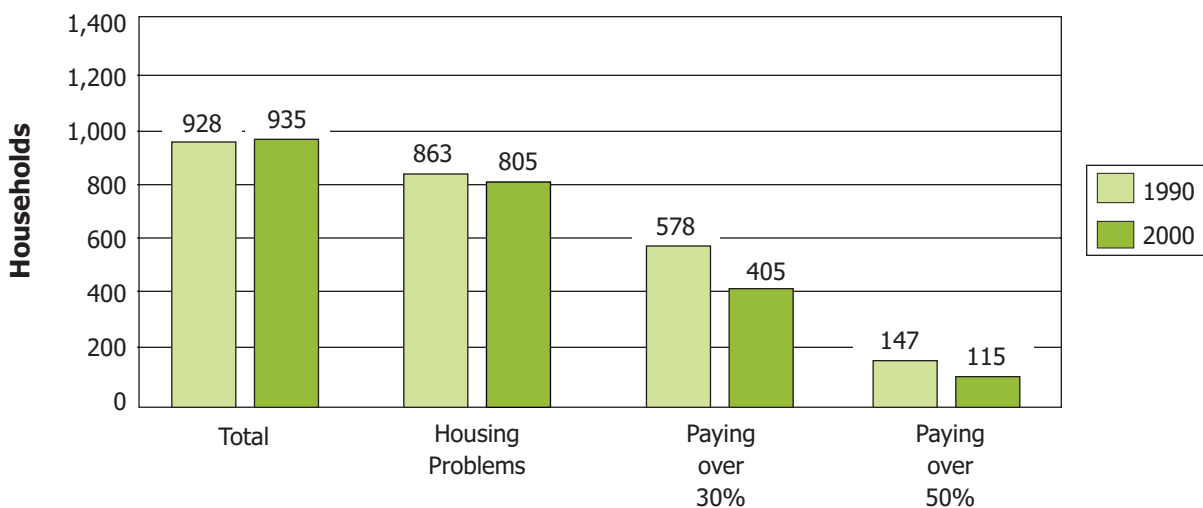


Note: Small households include 2 to 4 person households, including married couples or other family without children (except seniors)

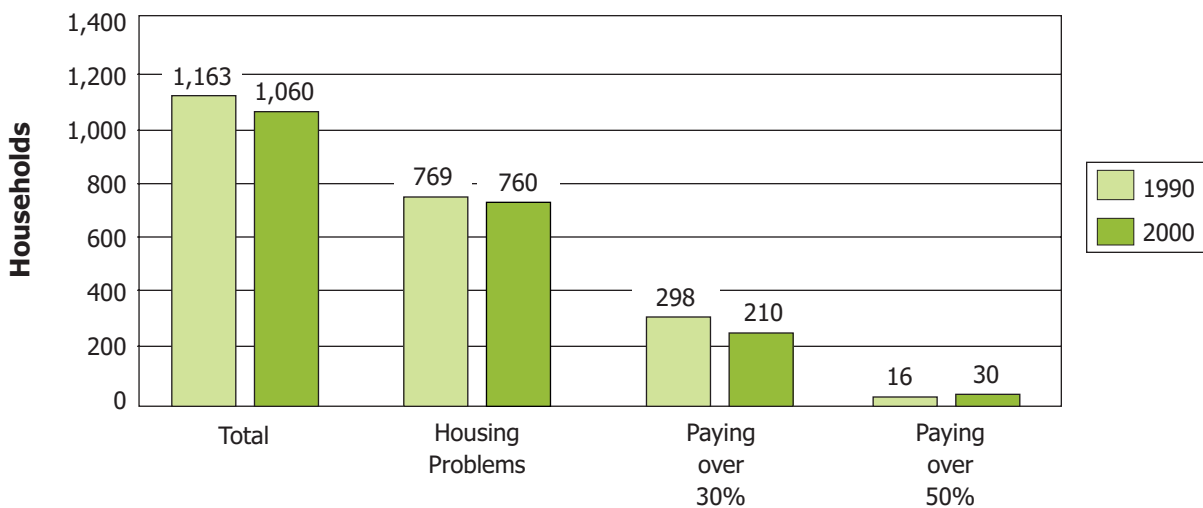
Housing Figure A-5a

Large Related Renter Households (0-30% MFI)

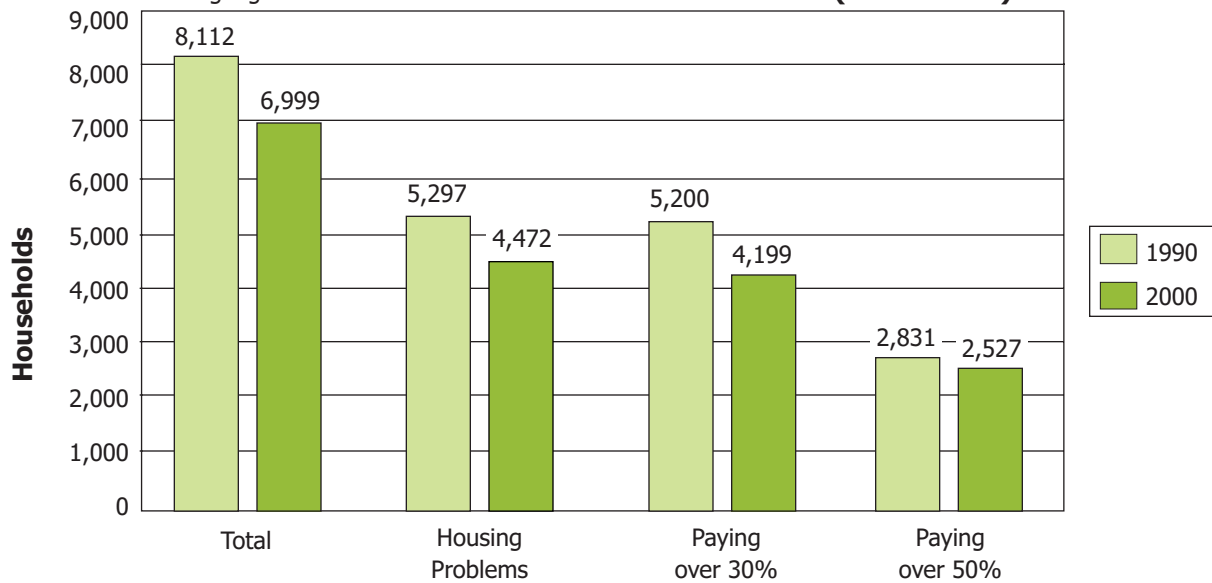
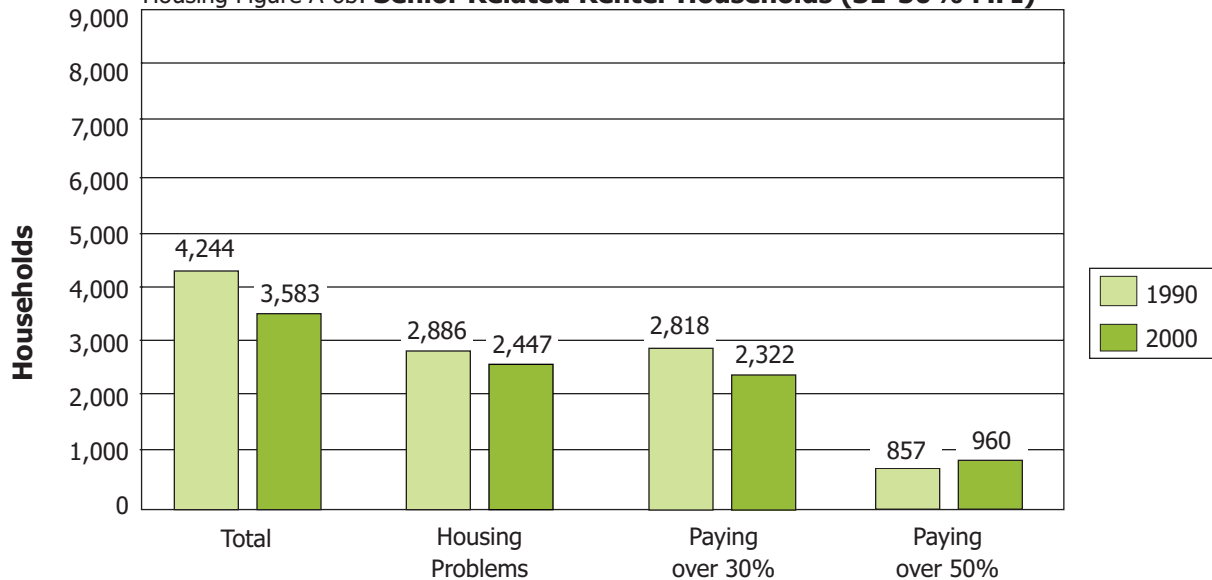
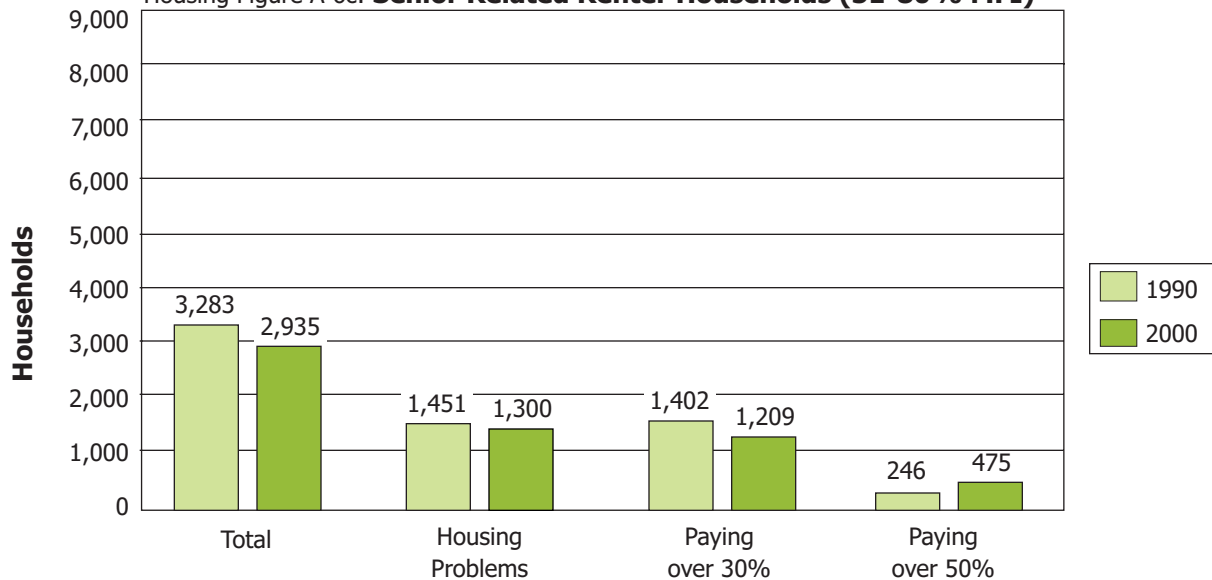
Housing Figure A-5b

Large Related Renter Households (31-50% MFI)

Housing Figure A-5c

Large Related Renter Households (51-80% MFI)

Note: Large households include 5 or more persons.

Housing Figure A-6a: **Senior Related Renter Households (0-30% MFI)**Housing Figure A-6b: **Senior Related Renter Households (31-50% MFI)**Housing Figure A-6c: **Senior Related Renter Households (51-80% MFI)**

homeowner households with housing needs

Housing Figure A-7 shows Seattle households who own their homes and have worst-case housing needs, broken down by household type and income. Extremely low-income families and singles who own their homes are most likely to be severely burdened by their housing costs. Among households with incomes up to 30 percent of MFI, 74 percent of small families (including couples without children), 70 percent of singles and unrelated individuals, and 68 percent of large families pay more than half of their

income for mortgage, taxes, insurance and utilities. Among the 3,854 extremely low-income senior households who own their homes, 1757 pay over half of their income for housing costs. High home prices and rising tax costs are impacting owner households with incomes above 30 percent of MFI as well.

Housing Figure A-7

Seattle Homeowner Households by Type & Income: Ranked by Percent Paying Over ½ of Monthly Household Income for Mortgage, Taxes, Insurance & Utilities

Household Type	Household Income (% MFI)	Total Owner Households	Number Paying Over ½ of Income for Housing Costs	Percent Paying Over ½ of Income for Housing Costs
Small family**	0-30%	1,164	860	73.9%
Singles/unrelated*	0-30%	1,895	1,334	70.4%
Large family***	0-30%	284	194	68.3%
Singles/unrelated	31-50%	1,605	844	52.6%
Large family	31-50%	510	260	51.0%
Small family	31-50%	1,620	755	46.6%
Senior****	0-30%	3,854	1,757	45.6%
Singles/unrelated	51-80%	4,199	1,146	27.3%
Small family	51-80%	4,649	948	20.4%
Senior	31-50%	4,620	901	19.5%
Large family	51-80%	1,300	150	11.5%
Senior	51-80%	6,568	709	10.8%
Singles/unrelated	Above 80%	25,585	819	3.2%
Senior	Above 80%	15,954	431	2.7%
Small family	Above 80%	45,610	821	1.8%
Large family	Above 80%	5,750	58	1.0%
TOTAL	All Income Levels	125,167	11,987	9.6%

* Singles/unrelated = predominantly singles living alone, but also includes singles sharing housing with other persons of no relation

** Small family = 2 to 4 person households, including married couples or other family without children (except seniors)

*** Large family = 5 or more person households

**** Senior = 1 to 2 person households

Source: 2000 Census, HUD Special Tabulation Data

Housing cost burden for low-income (0-80 percent of MFI) homeowners has worsened dramatically since 1990. The total number of low-income seniors who own their homes decreased 21 percent between 1990 and 2000, but the number of senior households who are paying more than they can afford for mortgage, taxes, insurance and utilities increased 45 percent. The number of low-income senior homeowners who pay over half of their income for housing costs increased 78 percent. See Housing Figure A-8a for more detail.

Housing Figure A-8a

Low-Income Senior Homeowners: Total Households & Cost Burden (1990 vs. 2000)

Measure	1990	2000	% Change
Total households	19,153	15,042	-21%
Cost burden > 30% of household income	4,135	6,043	45%
Cost burden > 50% of household income	1,897	3,367	78%

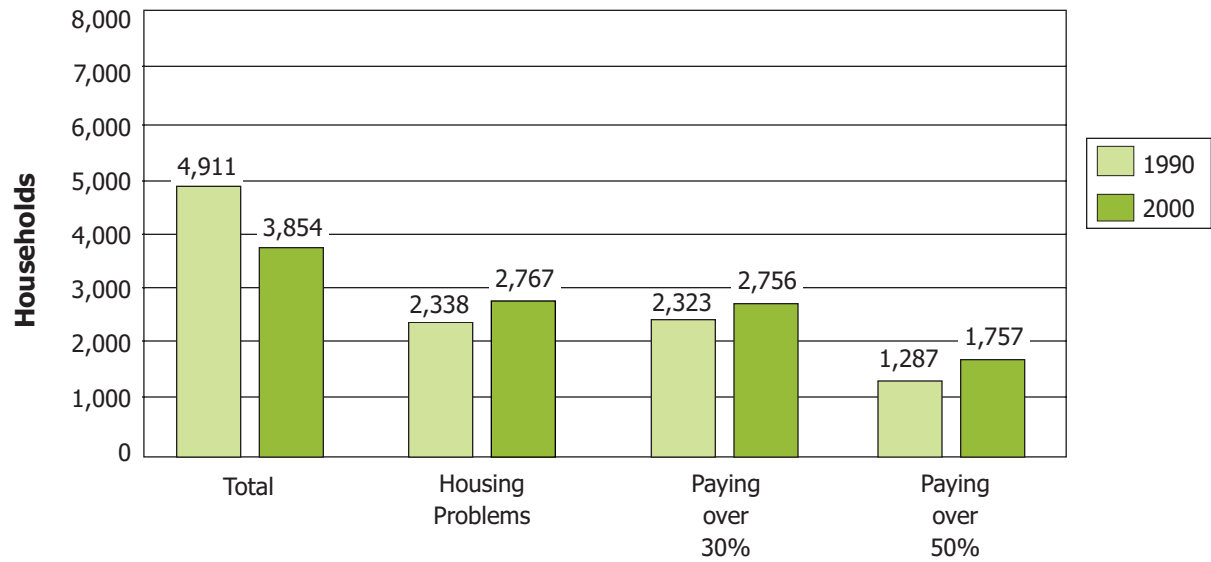
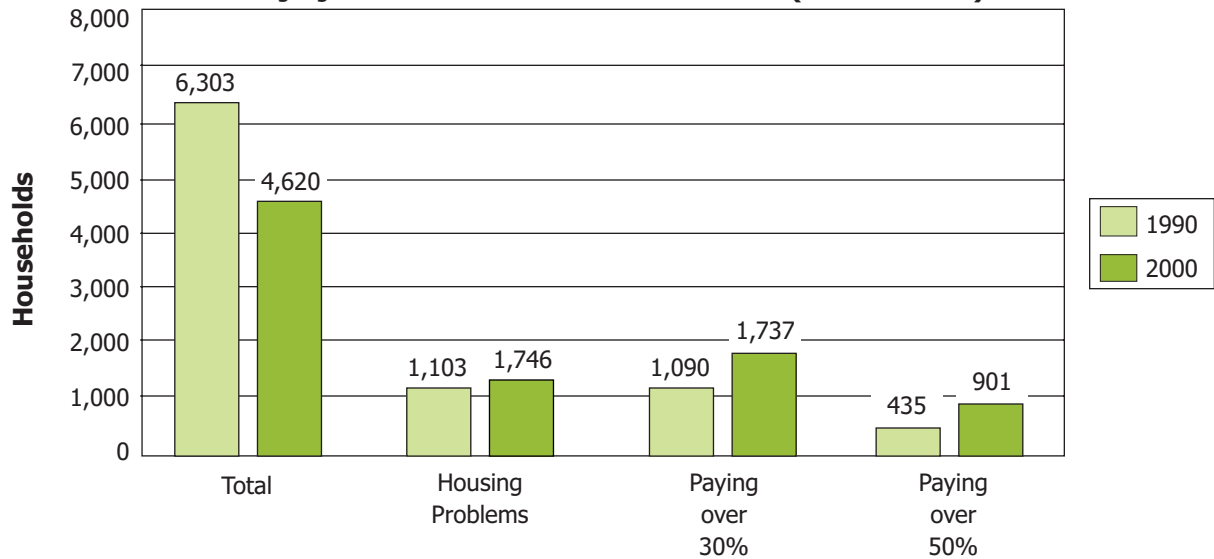
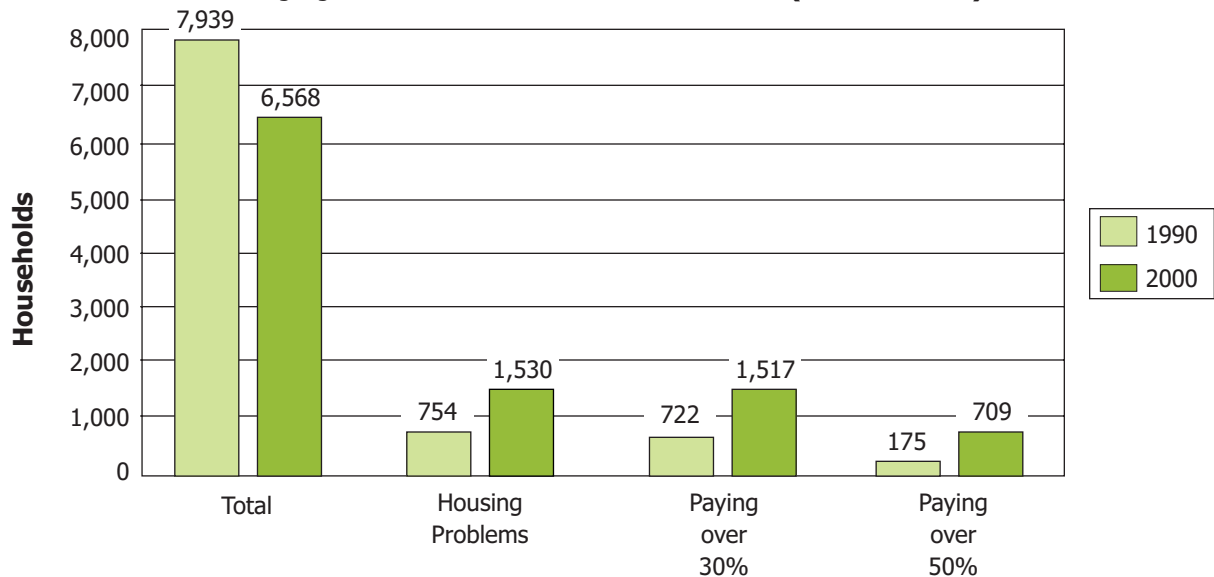
Data also shows rapidly escalating housing costs for other low-income homeowners as well. The total number of low-income non-senior households who own their homes increased 14 percent between 1990 and 2000, but the number of those who are paying more than they can afford for mortgage, taxes, insurance and utilities increased 46 percent. The number of low-income households (excluding seniors) who pay over half of their income for homeownership-related housing costs increased 89 percent between 1990 and 2000. See Housing Figure A-8b for more detail.

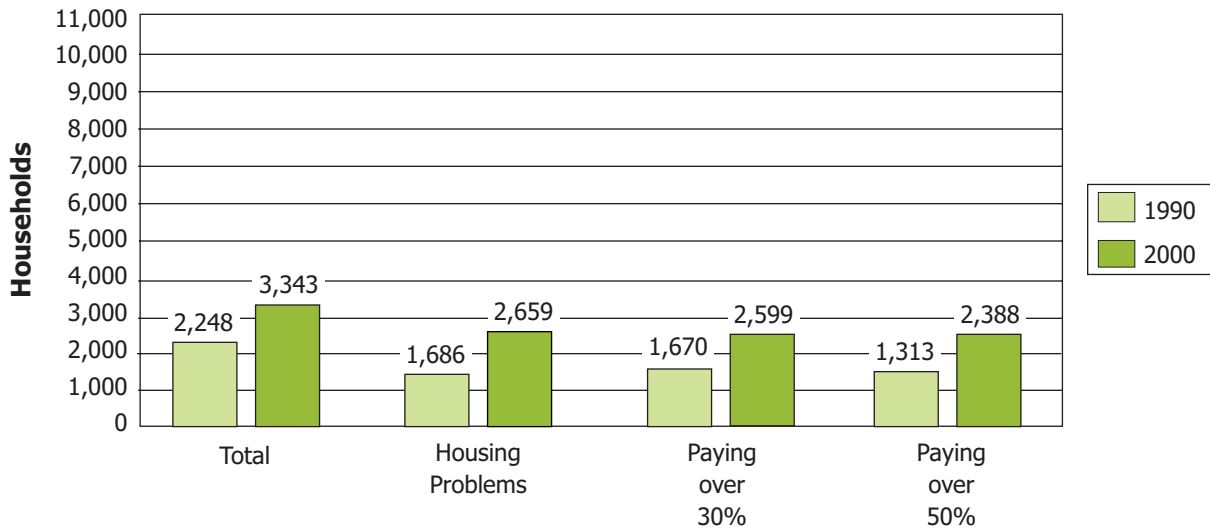
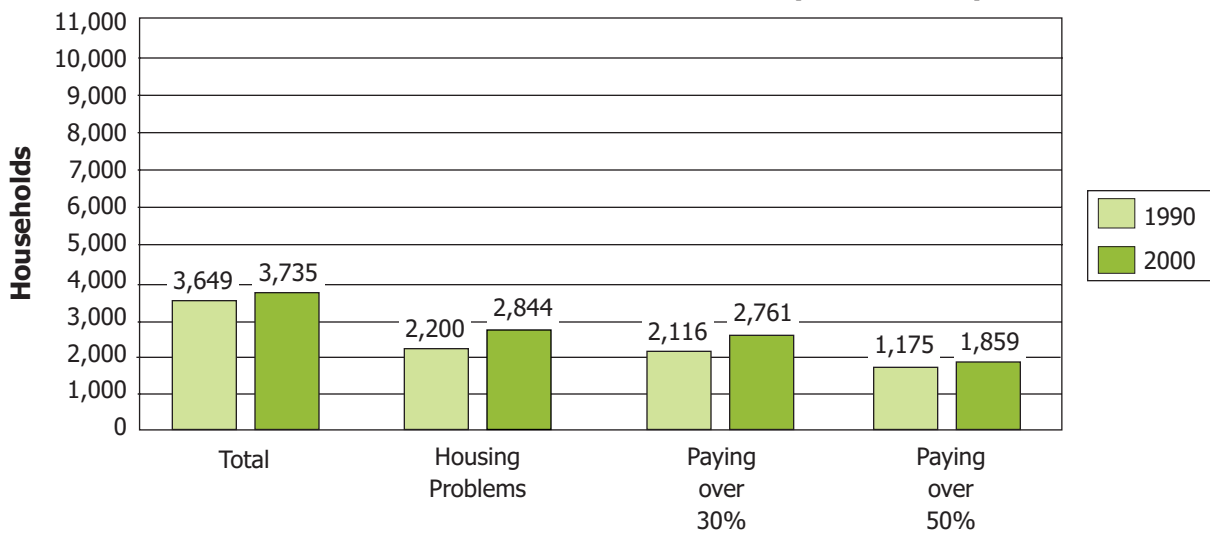
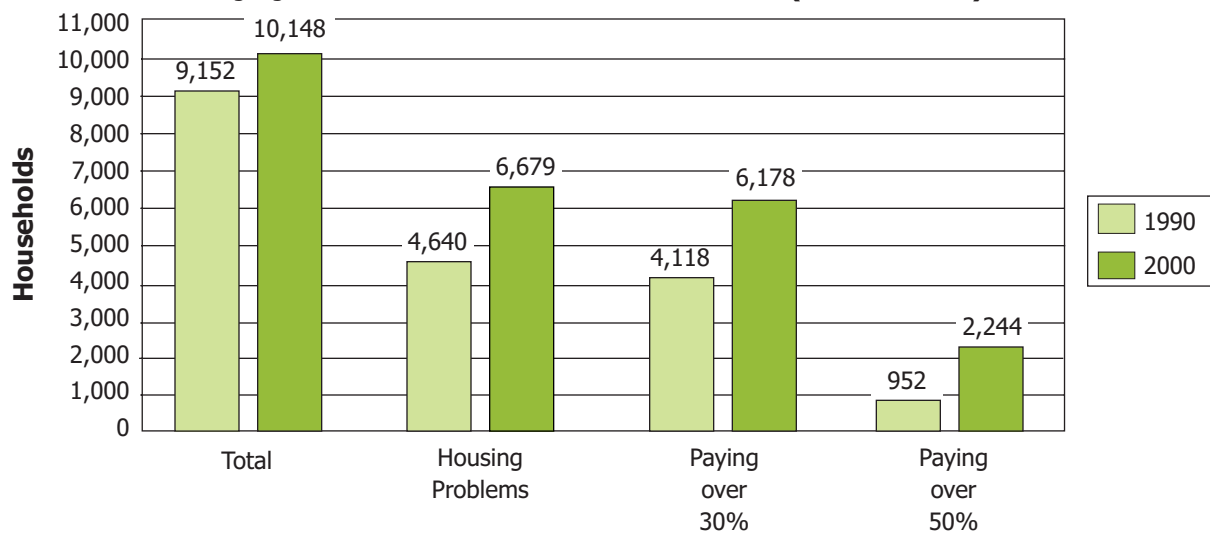
Housing Figure A-8b

All Other Low-Income Homeowners: Total Households & Cost Burden (1990 vs. 2000)

Measure	1990	2000	% Change
Total households	15,049	16,775	14%
Cost burden > 30% of household income	7,904	11,538	46%
Cost burden > 50% of household income	3,440	6,491	89%

Housing Figures A-9 and A-10 illustrate the negative trends for low-income homeowners in terms of rapid escalation of housing costs in the 1990's. (The 1990 data includes cost burden statistics for senior homeowners, but not for other specific types of homeowner households.) This trend has continued to accelerate since 2000, in spite of a recessionary economic environment.

Housing Figure A-9a: **Senior Owner Households (0-30% MFI)**Housing Figure A-9b: **Senior Owner Households (31-50% MFI)**Housing Figure A-9c: **Senior Owner Households (51-80% MFI)**

Housing Figure A-10a: **All Other Owner Households (0-30% MFI)**Housing Figure A-10b: **All Other Owner Households (31-50% MFI)**Housing Figure A-10c: **All Other Owner Households (51-80% MFI)**

homeless & special needs populations

An estimated 8,000 homeless men, women and children are on the streets or in shelters or emergency housing in King County on any given night. The majority of these individuals are located within the City of Seattle. A one-night count of homeless individuals conducted in Seattle in October 2003 identified 1,899 people actually living on the streets. In addition, 4,617 individuals in 3,126 households were staying in shelters and transitional housing. Most of these individuals are between the ages of 25 and 59. Approximately 56 percent are persons of color. Ninety-eight percent of these individuals report either having no source of income or extremely low-income (0-30 percent MFI) through SSI, unemployment insurance, or state general assistance.

The one-night count data may underestimate the level of need in the region. For example, DESC, which operates the largest shelter in Seattle and prioritizes its shelter capacity for individuals with chronic and severe conditions such as mental illness, provided shelter services to more than 10,000 unduplicated persons in 2003 and general services to more than 11,000. In 2002, the local Seattle-King County Health Care for the Homeless Network (HCHN) provided care to over 22,000 unduplicated homeless people and those at high risk of recurring homelessness, including 2,396 unduplicated single adults in downtown shelters.

A significant proportion of homeless individuals in the Seattle area meet the definition of "chronic homelessness" (homeless for a year or longer or have had four or more episodes of homelessness in the past three years, and are disabled). Of single adults served by HCHN during 2002, 43 percent had been homeless for at least one year. In addition, 42 percent of the homeless single adults counted in October 2003 reported having at least one disabling condition (28 percent reported mental illness, 32 percent reported alcohol or substance abuse, 14 percent reported co-occurring disorders, 10 percent reported physical disabilities, and 3 percent reported HIV/AIDS). HCHN estimates that, based on 2002 service data, at least 4,973 men and women in the downtown Seattle area meet the definition of chronic homelessness.

Additional data underscores the nature and extent of the disabilities with which these populations struggle:

- **Mental illness:** Sixteen percent (4,322) of the individuals receiving services from the publicly funded mental health Regional Support Network were homeless at some point during 2002. More than 30 percent (1,222) of the individuals served at King County's behavioral health crisis triage center during 2002 reported being currently homeless.
- **Chemical dependency:** An estimated 28,650 low-income adults in King County are chemically dependent and in need of treatment in any given year. Between 12,000 and 18,750 of these individuals are both mentally ill and chemically dependent, yet fewer than 10 percent receive the services they require to promote stabilization and recovery. Data from HCHN indicates that 22 percent of their clients need chemical dependency treatment. In 2003, King County documented over 2,000 adults in Seattle seeking services due to mental illness and/or chemical dependency. In addition, there are 350 people with chronic mental illness living in boarding homes in Seattle who need permanent supportive housing.
- **HIV/AIDS:** More than 2,000 individuals are currently living with HIV/AIDS in King County, with an additional 6,000 to 9,000 persons estimated to be infected with HIV. Housing services are requested by 50 percent of the total AIDS population and actual housing units are among 33 percent of those living with AIDS.
- **Chronic & acute medical conditions:** Chronically homeless people in Seattle suffer from chronic and acute medical conditions at rates far higher than the general population. Hypertension, diabetes, hepatitis, sexually transmitted diseases, skin conditions, trauma and tuberculosis are common conditions.

Research shows that the provision of housing by itself, or the delivery of intensive supportive services in isolation from housing, are both insufficient to promote stability over time for most individuals struggling with homelessness, mental illness, and co-occurring disorders such as substance abuse disorders, developmental disabilities, and HIV/AIDS or other chronic health problems. Provision of supportive housing, combined with appropriate treatment and support, is critical.

B**Who are We Planning For?**

The number of people living in Seattle grew over nine percent during the 1990's, averaging 0.009 percent annually, but the pace of growth appears to have slowed since to average 0.005 percent annually. The Comprehensive Plan anticipates population growth to average about 0.008 between 2000 and 2020.

Seattle's population, like the nation's, is becoming older and more diverse in terms of race and Hispanic ethnicity. Birth rates are low in Seattle; on average women in Seattle have 1.23 children compared to 2.0 for the U.S. overall. Conversely, life expectancy continues to rise. As a consequence, natural increase accounted for one-third of Seattle's growth between 1990 and 2000. But birth rates cannot go much lower than they are now. On the contrary, because of Seattle's appeal to international migrants' future birth rates are likely to increase rather than decline further. On average immigrants have higher birth rates than people born in the U.S. and immigrants accounted for 17 percent of Seattle residents in 2000.

Since Seattle households continue to increase in number faster than the population the average number of people per household persists in its downward slide. Down from 2.70 in 1960, Seattle households averaged 2.08 people in 2000—the third lowest of all U.S. cities with populations of at least 100,000 and down from 2.70 in 1960.

Because individuals shape our households, changes in the population have translated into a more diverse mix of household types in Seattle. Low birth and death rates; an increasing share of people born abroad and changes in their origin; changes in the numbers and ages of people migrating into and out of Seattle; and the aging of residents already here have all had a role in the mix of households now in place.

Since 1980, the biggest change in the makeup of Seattle households was the growth of nonfamily households; one-person living alone and unrelated people living together grew by 40,000 (see Figure A-11). At the same time households comprised of a married couple with at least one child decreased by over 5,000. In percentage terms, nonfamily households nearly doubled between 1980 and 2000 and family households with a child who lived without a parent increased 17 percent.

In 2000 the largest share of Seattle households—41 percent—were one-person living alone, 20 percent were a married couple without children; 15 percent were two or more unrelated persons living together;

13 percent were a married couple with at least one child; 6 percent were one-parent households with at least one child and another five percent of households were another type of family without a child (see Housing Figure A-12). Less than one in five Seattle households included a child.

Between 2000 and 2020 the largest change in the number of households among these types is an increase of about 22,000 one-person households; next largest, an increase in married couples without children of nearly 14,000; and a 5,000 household increase in families with children that do not include a parent of the child.

Housing Figure A-11

Seattle Households by Household Type, 1960-2020

Household Type		1960*	1970*	1980	1990	2000	2010	2020	Percent Change 2000-2010	Percent Change 2010-2020
Family	Married couple without child	59,040	63,310	56,073	53,070	50,931	56,783	64,782	11.49	27.20
	Married couple with child	65,106	49,140	32,430	31,776	33,717	36,846	37,566	9.28	11.42
	Parent with child & without spouse	7,648	10,916	15,063	15,853	16,366	14,798	14,934	-9.58	-8.75
	Other family without child	10,722	9,934	10,557	12,270	12,386	15,398	17,538	24.32	41.60
Non-family	One person living alone			83,799	94,179	105,542	113,239	127,369	7.29	20.68
	Two or more persons without child			20,558	28,672	38,857	38,928	41,124	0.18	5.84
	Two or more persons with child			1,078	882	700	218	227	-68.87	-67.56
Total		200,577	206,092	219,469	236,702	258,499	276,211	303,540	6.85	17.42
Persons per Household		1960	1970	1980	1990	2000	2010	2020		
Average Household Size		2.70	2.48	2.14	2.09	2.08	2.08	2.05		
Change Since Last Decade (%)			-8.15	-13.71	-2.34		-0.48	-1.30		

*Refers to own child of the head of the household rather than any child in the household.

Sources: 1960 - 2000: U.S. Census Bureau, decennial censuses, 1960 to 2000; 2010 and 2020: forecast by City of Seattle Department of Planning & Development, July 2004, based on data from U.S. Census Bureau, decennial censuses, 1990 and 2000; Washington State Office of Financial Management King County Age Forecasts; and Puget Sound Regional Council 2010 and 2020 population projections for Seattle.

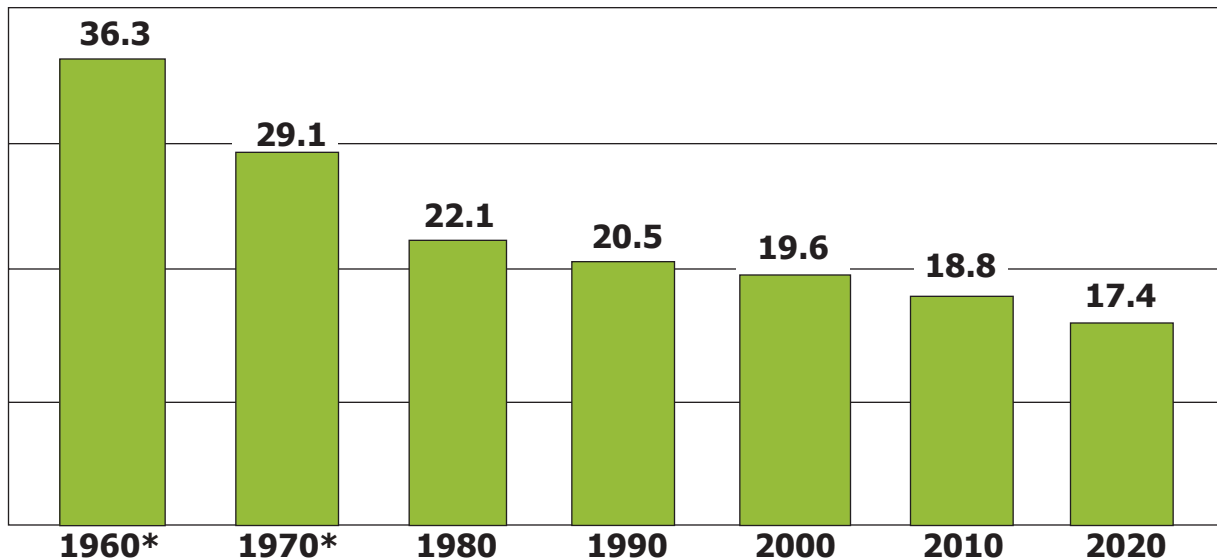
Housing Figure A-12
Percent of Seattle Households by Type, 1960-2020

Household Type		1960*	1970*	1980	1990	2000	2010	2020
Family								
	Married couple without child	29.4	30.7	25.5	22.4	19.7	20.6	21.3
	Married couple with child	32.5	23.8	14.8	13.4	13.0	13.3	12.4
	Parent with child & without spouse	3.8	5.3	6.9	6.7	6.3	5.4	4.9
	Other family without child	5.3	4.8	4.8	5.2	4.8	5.6	5.8
Non-family		28.9	35.3					
	One person living alone			38.2	39.8	40.8	41.0	41.9
	Two or more persons without child			9.4	12.1	15.0	14.1	13.5
	Two or more persons with child			0.5	0.4	0.3	0.1	0.1
Total		100.0	100.0	100.0	100.0	100.0	100.0	100.0

*Refers to own child of the head of the household rather than any child in the household.

Sources: 1960 - 2000: U.S. Census Bureau, decennial censuses, 1960 to 2000; 2010 and 2020: forecast by City of Seattle Department of Planning & Development, July 2004, based on data from U.S. Census Bureau, decennial censuses, 1990 and 2000; Washington State Office of Financial Management King County Age Forecasts; and Puget Sound Regional Council 2010 and 2020 population projections for Seattle.

Housing Figure A-13
Seattle Households with Children, 1960-2020 (percent)



Sources: 1960-2000: U.S. Census Bureau, decennial censuses, 1960 to 2000; 2010 and 2020: forecast by City of Seattle Department of Planning and Development, July 2004, based on data from U.S. Census Bureau, decennial censuses, 1990 and 2000; Washington State Office of Financial Management King County Age Forecasts; and Puget Sound Regional Council 2010 and 2020 population projections for Seattle.

Housing Figure A-14

Seattle Population by Age, 1960-2020

Age	1960	1970	1980	1990	2000	2010	2020
0 to 4	51,946	34,994	24,235	29,269	26,215	27,971	30,706
5 to 14	99,850	83,903	50,707	43,899	47,884	45,065	48,917
15 to 24	66,712	95,813	89,268	74,005	80,662	91,117	87,394
25 to 34	66,277	67,315	106,595	112,098	122,282	113,155	131,782
35 to 44	76,922	50,655	49,028	93,285	95,077	84,585	79,968
45 to 64	128,583	128,499	97,839	85,303	123,447	156,925	155,499
65 to 84	63,146	63,554	68,120	69,129	56,736	60,387	92,291
85 & +	3,651	6,098	8,054	9,271	11,071	14,910	15,233
Total	557,087	530,831	493,846	516,259	563,374	594,116	641,790

Age	2000-2010 Change		2000-2020 Change	
	(number)	(percent)	(number)	(percent)
0 to 4	2,735	-10.4	4,491	17.1
5 to 14	3,852	-8.0	1,033	2.2
15 to 24	-3,723	4.6	6,732	8.3
25 to 34	18,627	-15.2	9,500	7.8
35 to 44	-4,617	4.9	-15,109	-15.9
45 to 64	-1,426	1.2	32,052	26.0
65 to 84	31,904	-56.2	35,555	62.7
85 & +	322	-2.9	4,162	37.6
Total	47,674	-8.5	78,416	13.9

Sources: 1960 - 2000: U.S. Census Bureau, decennial censuses, 1960 to 2000; 2010 and 2020: forecast by City of Seattle Department of Planning & Development, July 2004, based on data from U.S. Census Bureau, decennial censuses, 1990 and 2000; Washington State Office of Financial Management King County Age Forecasts; and Puget Sound Regional Council 2010 and 2020 population projections for Seattle.

C

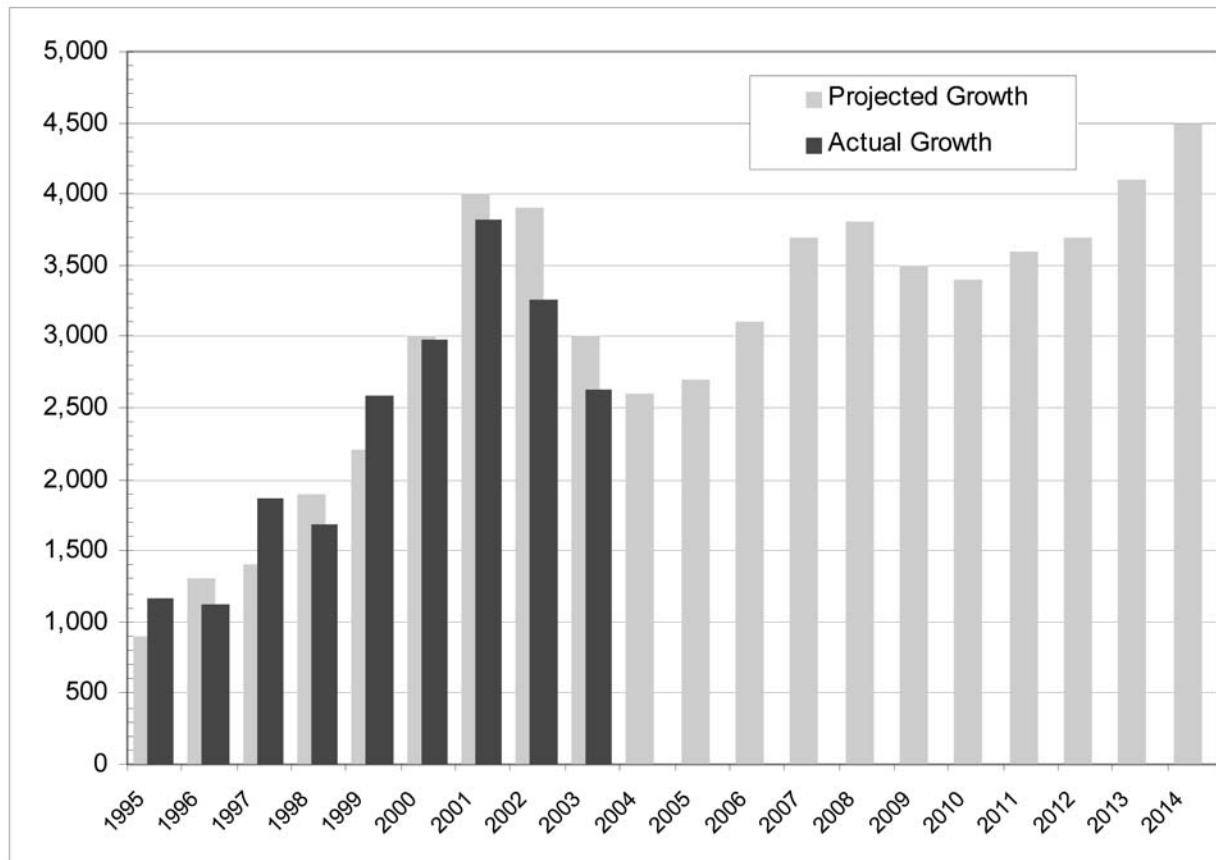
Housing Growth & Capacity
for Development

residential development trends

Residential development trends in Seattle over the last forty years have generally followed cyclical expansions and contractions in employment growth in the region. Significant increases in housing occurred in the early 1990's and between 1999 and 2002. These housing booms were followed by slowdowns in housing construction starting in 1992 and 2003.

Since the adoption of the Comprehensive Plan in 1994, Seattle has averaged a net addition of 2,300 residential units a year, according to City permit records. Development activity was strongest between 1999 and 2002, with a peak of 3,800 net new units completed in 2001. After very strong housing growth between 1999 and 2002, development of new housing has dropped as a result of a weak economy and a related slow-down of immigration into the state and city. In January of 2000, there were active permits for an additional 7,000 units including units under construction. In April of 2004, that number had dropped to 4,500.

Housing Figure A-15
Seattle Household Growth



Most new housing development in Seattle is in multifamily development in Multifamily, Commercial, and Downtown zones. Thirteen percent of units built in Seattle since 1994 have been built in single-family zones, an average of 300 units a year. Just over one-third of development has occurred in multifamily zones, 28 percent of development in commercial areas outside of downtown and downtown Seattle accommodating 23 percent of all housing units built since 1994.

The Comprehensive Plan estimates a net increase of 47,000 households in Seattle between 2004 and 2024.

capacity for additional residential development

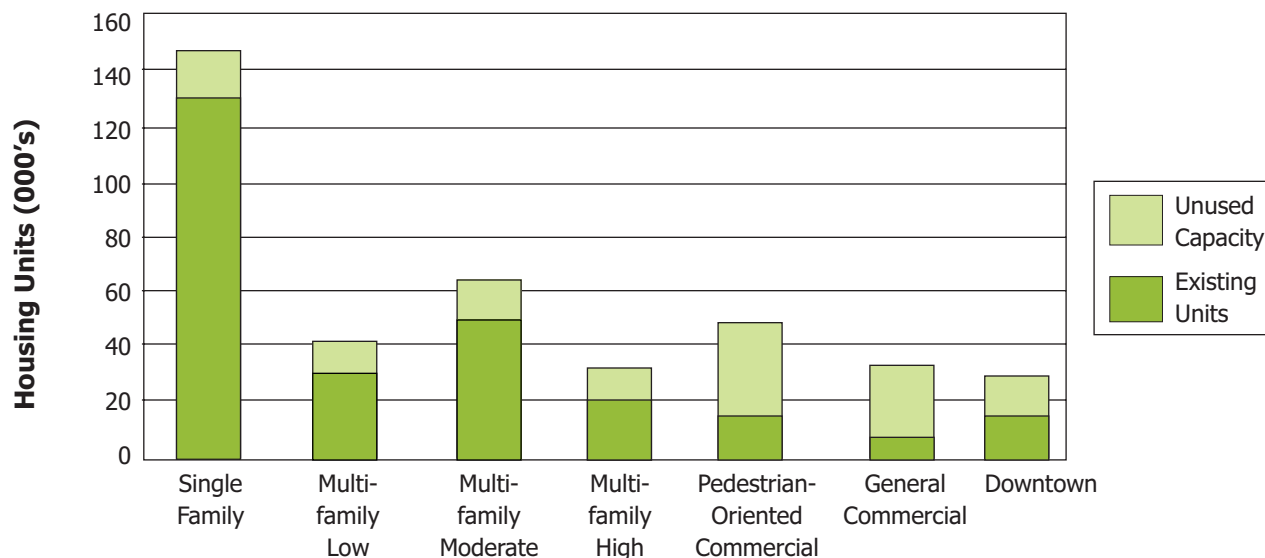
As of 2004, Seattle has an estimated unused zoned residential development capacity of 116,000 new housing units, or two-and-a-half times the amount of housing estimated to locate in Seattle over the next 20 years (see Housing Figures A-16 and A-17.) At the time the capacity figure was developed, Seattle had 268,000 housing units, so the total housing stock would be 384,000 housing units if all this capacity were used.

Housing Figure A-16
City of Seattle Residential Development Capacity, 2004

Land Use Zones	Existing Residential Units	Unused Residential Development Capacity (Units)	Percent Share
Single-Family	132,300	11,200	10%
Multifamily Low Density	29,600	10,700	9%
Multifamily Moderate Density	48,500	14,300	12%
Multifamily High Density	20,400	9,300	8%
Pedestrian-Oriented Commercial	16,400	28,400	24%
General Commercial	5,600	26,800	23%
Downtown	13,700	15,300	13%
Total*	268,000	116,000	100%

* Includes some existing units in industrial and major institution areas, which do not have unused residential capacity.
Source: Seattle Department of Planning and Development, 2004

Housing Figure A-17
Seattle Residential Development Capacity, 2004



Residential development capacity includes vacant land in residential zones, underutilized sites in residential zones, and some of the vacant and underutilized sites in commercial zones. Underutilized sites are sites where the existing developed density is low compared to the allowed developed density, or where the value of the improvements on the site is low compared to the value of the land.

D**Strategies for Meeting Housing Needs**

The City of Seattle's Office of Housing (OH) has four priorities for increasing housing opportunities:

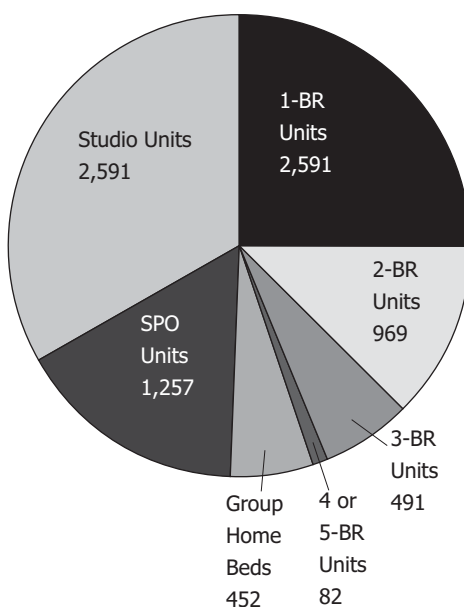
- Investing in production and preservation of affordable housing;
- Providing housing linked with supportive services for people who are homeless or have special needs;
- Increasing homeownership opportunities; and
- Promoting housing production and preservation that supports neighborhood revitalization and other community development efforts.

OH and the City's nonprofit partners make leveraging of the City's 7-year, \$86 million Housing Levy and other City housing funds a top priority. For every \$1 of City funding for affordable rental housing, over \$3 is leveraged from other public and private capital sources, increasing the amount of affordable housing that can be provided in Seattle.

affordable rental housing

Over the past two decades, the City of Seattle has provided funding for affordable housing serving low-income families, seniors, low-wage working people and people with disabilities. The City-funded portfolio of below-market-rent apartments has grown to 7,793 housing units in 238 development projects. This housing includes a range of apartment sizes in small and large developments dispersed throughout the city.

Housing Figure A-18

City-Funded Rental Housing Portfolio, by Unit Size (12/31/03)

This affordable housing is a significant asset for Seattle. Nearly half of the housing units are reserved for extremely low-income households with incomes up to 30 percent of the region's median household income (\$16,350 for an individual or \$21,050 for a family of three in 2004). These housing units are often combined with supportive services to assist residents to live independently or transition out of homelessness. Much of the balance of OH's housing portfolio is workforce housing serving individuals and families with incomes up to 50 or 60 percent of the median income (up to \$32,700 for an individual or \$42,050 for a family of three). For lower-income residents, paying an affordable rent frees up resources for other important needs such as food, medical expenses, clothing, transportation, and education.

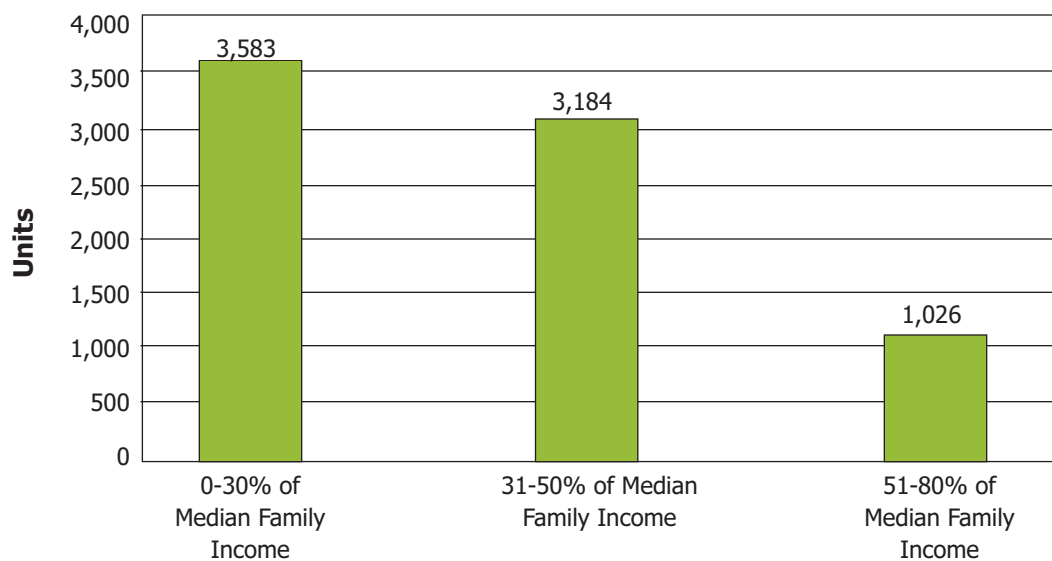
The City plays a monitoring and oversight role to ensure that the units remain affordable and continue to serve the intended residents as time goes by, and that the buildings themselves remain in good physical condition and are financially viable. This ongoing asset management of the projects ensures that Seattle-funded developments continue to operate well into the future.

service-enriched housing

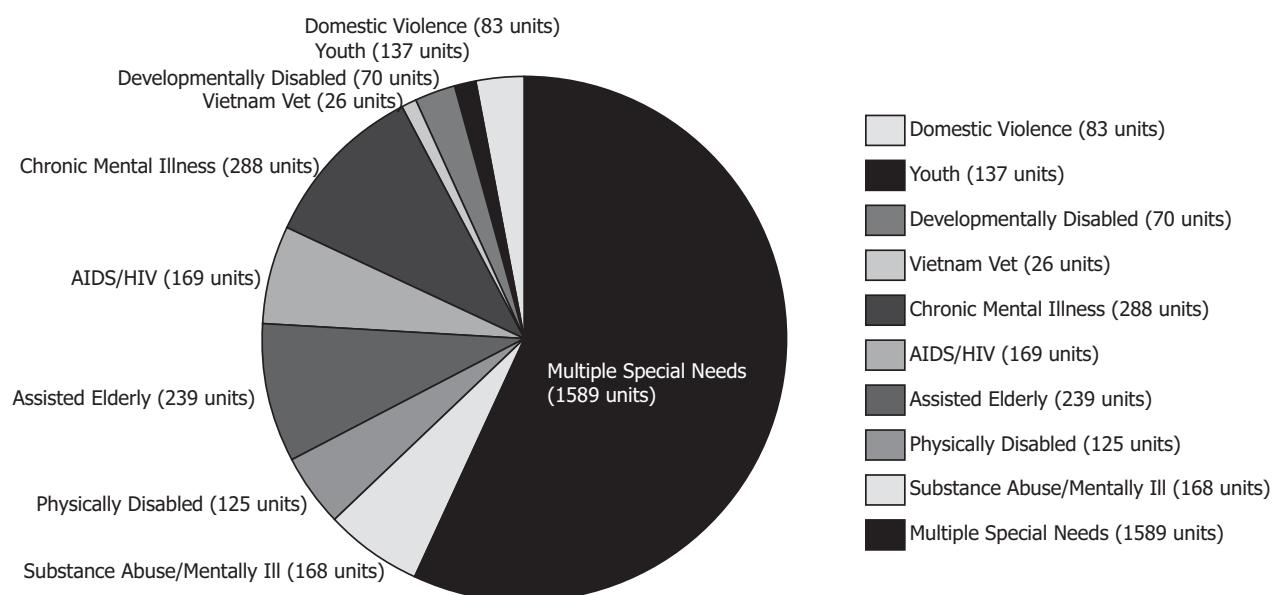
Service-enriched housing is a successful housing model for stabilizing and moving many vulnerable people along a path to self-sufficiency. Affordable housing linked to accessible health, mental health, employment, childcare and other services offers the support that these individuals and families need to succeed. Service-enriched housing gives homeless people a way out of expensive emergency public services and into their own homes and communities; it both improves the lives of its residents and can generate significant public savings.

For the City of Seattle, service-enriched housing has long been a priority. Of the 7,793 City funded affordable rental units, 34 percent (2,984) serve homeless and special needs residents. This housing can be in stand-alone projects or units set aside within larger, general population apartment buildings. Most of the special needs housing, 2,445 units, serve families and individuals who are also homeless; 630 are transitional units and 1,815 provide a permanent residence.

Housing Figure A-19
City-Funded Rental Housing Portfolio, by Affordability (12/31/03)



Housing Figure A-20
City-Funded Service-Enriched Housing Portfolio (12/31/03)



OH provides operating support to projects that serve homeless and special needs residents. Due to the extremely low incomes of the tenants, rents are insufficient to cover building operations costs. OH provides annual operating subsidies to 530 units using 1986, 1995 and 2002 Levy funding. In addition, project-based Section 8 rental assistance provided through the Seattle Housing Authority supports 970 City-funded units.

homebuyer assistance

Homeownership allows families to build equity and accumulate savings. Homeownership opportunities within the city allow people to live closer to where they work, and shorter commutes benefit the families and the entire community. In Seattle, however, incomes have not kept pace with home prices. The median sales price reached \$310,000 in 2003, which would require an annual income of \$75,000 to purchase (assuming a 30-year term loan at 6 percent interest and 10 percent downpayment). The city's homeownership rate, at 48.4 percent, is low compared to the state and county, and over the past decades, minorities have lost ground in homeownership while whites have gained slightly.

City homebuyer programs have helped make homeownership an option for low-income residents while, at the same time, providing community development benefits to the neighborhood. OH assists with the development of affordable houses and provides downpayment assistance to help low-income families purchase their first home. Homebuyers earning 80% or less of the area median income apply for loans through nonprofit providers, participating lenders and housing developers that have received an allocation of City funds.

home repair assistance for low-income homeowners

Low-income homeowners often lack sufficient resources to properly maintain their homes. Even with substantial equity, these homeowners are unable to qualify for traditional loans. Without adequate maintenance, the homes deteriorate and can threaten the health and safety of the occupants and the neighborhood.

OH's HomeWise Rehab Loan Program assists low-income homeowners to keep their homes in good repair. HomeWise staff inspect the home, establish a scope of work, assist the homeowners with bid solicitation and contractor selection, and inspect completed work. The repairs can include roof replacement, furnace replacement, sewer and plumbing repair, access ramps, porch and deck repair or replacement, siding and/or exterior paint, floor repairs, kitchen and bathroom improvements, needed door and window repair or replacement and foundation repair.

weatherization assistance for low-income households

Low-income homeowners and renters can save on housing costs as a result of City-funded water conservation programs and OH's HomeWise Weatherization Program. With funding from Seattle City Light and the State, HomeWise installs energy-saving improvements in single-family and multifamily buildings serving low-income tenants, as well as homes occupied by low-income homeowners.

Weatherization improvements can include insulation, air sealing and duct repair, furnace repair or replacement, window repair or replacement, lighting upgrades, ventilation and indoor air quality improvements, and refrigerator replacement. The result is lower heating and utility bills, a more comfortable home environment, and reduced consumption of natural resources. As utility rates increase, so does the value of the energy-saving measures.

E

Seattle's Assisted Rental Housing Inventory

As of May 2004, the Office of Housing's (OH) Subsidized Rental Housing Database showed that there were 20,277 affordable rental units with capital subsidies in Seattle. As noted, in Section 4 of this Appendix, 7,793 of these units were in 238 City-funded projects, as of 12/31/03. The remaining units have capital subsidies through federal, state, or county programs but are not City-funded. The following table summarizes affordability of Seattle's subsidized rental housing stock:

Housing Figure A-21

Rental Housing Units with Capital Subsidies, by Affordability

Affordability	Number of Units
0-30% of MFI	10,568
31-50% of MFI	6,230
51-80% of MFI	3,479
TOTAL	20,277

As of May 2004, 5,341 vouchers were being used to lease apartments in Seattle. This number excludes vouchers used in Seattle Housing Authority (SHA) Seattle Senior Housing Program buildings and buildings with federal financing through the Moderate Rehabilitation Program (which are part of the 20,277 rental units with capital subsidies shown above). It also excludes vouchers that have been project-based or are being used outside of Seattle. It does include vouchers provided by other housing authorities that are being used to lease units in Seattle. At least 570 of the 5,341 vouchers are being used to lease units in buildings with capital subsidies.

The inventory of assisted rental housing in Seattle, including both units with project-based subsidies and units with tenant-based subsidies is approximately 25,000 units.

Housing Figure A-22

Percentage of Subsidized Rental Units